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FROM NAME: James R. Miner (Reg. No. 40,444)  
DIRECT DIAL: 703-714-7449

MESSAGE Attached please find the following regarding U.S. Patent Application No. 09/985, 900:

1. Response (12 pages); ✓
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FEB 15 2007

Attorney Docket No. 47004.000115  
Application No. 09/985,900

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47004.000115 FAIRFAX 289132v1

FEB 15 2007

Attorney Docket No.: 47004.000115  
Application No. 09/985,900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Glen R. Cataline, et al. ) Examiner: Stefanos Karmis  
Serial Number: 09/985,900 ) Group Art Unit: 3624  
Filed: November 6, 2001 )

Title: SYSTEM AND METHOD FOR SELECTABLE FUNDING OF ELECTRONIC  
TRANSACTIONS

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action mailed November 17, 2006, reconsideration of the  
above-identified application is requested based on the amendments and the remarks as set forth  
below.

Amendments to the claims begin on page 2.

Remarks begin on page 11.